



定期存款推廣優惠 - 最新特惠年利率

2024年4月2日

1. 「網上定期存款」x「90周年999連住賞」

✦電子渠道專享✦

電子渠道	快閃「網上新資金定期存款」					
	「通達私人財富」/「通達理財」/ 「交銀理財」客戶(不適用於聯名戶)			公司客戶		
貨幣	港元	美元	人民幣	港元	美元	人民幣
起存金額	100萬	13萬	50萬	100萬	13萬	50萬
1個月	3.65%	4.55%	1.90%	3.15%	4.05%	1.40%
3個月	4.20%	5.00%	2.35%	3.70%	4.50%	1.85%
推廣代碼#	200					
電子渠道	「網上至好息定期存款」					
	「通達私人財富」/「通達理財」/ 「交銀理財」客戶			公司客戶		
貨幣	港元	美元	人民幣	港元	美元	人民幣
起存金額	100萬	13萬	50萬	100萬	13萬	50萬
1個月	3.55%	4.45%	1.80%	3.05%	3.95%	1.30%
3個月	4.10%	4.90%	2.25%	3.60%	4.40%	1.75%
推廣代碼#	201					



客戶達指定要求更享
高達港幣 999 元「90周年999連住賞」

2. 「每日特息定期存款」

✦電子渠道專享✦

電子渠道	個人客戶			公司客戶		
貨幣	港元	美元	人民幣	港元	美元	人民幣
起存金額	2萬	3千	1萬	2萬	3千	1萬
1個月	3.35%	4.25%	1.60%	2.85%	3.75%	1.10%
3個月	3.90%	4.70%	2.05%	3.40%	4.20%	1.55%
6個月	4.00%	4.70%	2.35%	3.50%	4.20%	1.85%
12個月	3.70%	4.35%	2.20%	3.20%	3.85%	1.70%
推廣代碼#	202					

本行網點^	個人客戶			公司客戶		
貨幣	港元	美元	人民幣	港元	美元	人民幣
起存金額	2萬	3千	1萬	2萬	3千	1萬
1個月	3.15%	4.05%	1.40%	2.65%	3.55%	0.90%
3個月	3.70%	4.50%	1.85%	3.20%	4.00%	1.35%
6個月	3.80%	4.50%	2.15%	3.30%	4.00%	1.65%
12個月	3.50%	4.15%	2.00%	3.00%	3.65%	1.50%

註：特惠年利率只供參考而並非保證。本行將於客戶開立定期存款時確定最終適用的特惠年利率。

客戶服務熱線：223 95559




Time Deposit Promotion - The Latest Preferential Rate (p.a.) 2 April 2024

1. “Online Time Deposit” x “90th Anniversary 999 Consecutive Rewards”

E-Channel Exclusive

E-Channel	Flash Offer of “Online New Fund Time Deposit”					
	BComBEST Private / BComBEST / BOCOM FORTUNE Customers (Not applicable to Joint-named account)			Corporate Customers		
Currencies	HKD	USD	CNY	HKD	USD	CNY
Minimum Deposit Amount	1,000,000	130,000	500,000	1,000,000	130,000	500,000
1 Month	3.65%	4.55%	1.90%	3.15%	4.05%	1.40%
3 Months	4.20%	5.00%	2.35%	3.70%	4.50%	1.85%
Promotion Code#	200					

E-Channel	“Online Delighted Time Deposit”					
	BComBEST Private / BComBEST / BOCOM FORTUNE Customers			Corporate Customers		
Currencies	HKD	USD	CNY	HKD	USD	CNY
Minimum Deposit Amount	1,000,000	130,000	500,000	1,000,000	130,000	500,000
1 Month	3.55%	4.45%	1.80%	3.05%	3.95%	1.30%
3 Months	4.10%	4.90%	2.25%	3.60%	4.40%	1.75%
Promotion Code#	201					



What’s more! Customer fulfills the designated requirements to enjoy up to HKD999 “90th Anniversary 999 Consecutive Rewards” .

2. Daily Preferential Time Deposit

E-Channel Exclusive

E-Channel	Personal Customers			Corporate Customers		
	HKD	USD	CNY	HKD	USD	CNY
Minimum Deposit Amount	20,000	3,000	10,000	20,000	3,000	10,000
1 month	3.35%	4.25%	1.60%	2.85%	3.75%	1.10%
3 months	3.90%	4.70%	2.05%	3.40%	4.20%	1.55%
6 months	4.00%	4.70%	2.35%	3.50%	4.20%	1.85%
12 months	3.70%	4.35%	2.20%	3.20%	3.85%	1.70%
Promotion Code#	202					

Outlets of the Bank [^]	Personal Customers			Corporate Customers		
	HKD	USD	CNY	HKD	USD	CNY
Minimum Deposit Amount	20,000	3,000	10,000	20,000	3,000	10,000
1 month	3.15%	4.05%	1.40%	2.65%	3.55%	0.90%
3 months	3.70%	4.50%	1.85%	3.20%	4.00%	1.35%
6 months	3.80%	4.50%	2.15%	3.30%	4.00%	1.65%
12 months	3.50%	4.15%	2.00%	3.00%	3.65%	1.50%

Remark: The preferential interest rates are not guaranteed and for reference only. The Bank will confirm and advise the final applicable interest rate at the time when the time deposit is placed.

Customer Services Hotline : 223 95559



定期存款推廣優惠之條款及細則:

1. 特惠年利率是以本行 2024 年 4 月 2 日的「定期存款推廣優惠」年利率為示例，僅供參考之用而並非保證。本行將於客戶開立定期存款時確定最終適用的特惠年利率。如有任何爭議，本行保留最終決定權。
2. 快閃「網上新資金定期存款」之年利率只適用於經本行流動電話銀行 / 網上銀行並以推廣代碼及「合資格新資金結餘」開立定期存款之「通達私人財富」、「通達理財」、「交銀理財」個人單名客戶 (不包括聯名戶)及公司客戶。該年利率不適用於個人聯名戶。
3. 「合資格新資金結餘」是指上述個人單名客戶 (不包括聯名戶)及公司客戶之即時存款總值與上月月底，同一貨幣存款總值對比所增加之金額，扣減當月內同一貨幣已享用新資金優惠之定期存款本金總額。所有由客戶持有的同一貨幣單名儲蓄賬戶、支票賬戶及定期賬戶之結餘均會被計算在內。但並不包括客戶本人從本行所持有的聯名存款戶口轉賬而來的資金。如有任何爭議，本行保留對「合資格新資金結餘」定義的最終決定權。
4. 「網上至好息定期存款」之年利率只適用於經流動電話銀行 / 網上銀行並以推廣代碼開立定期存款之「通達私人財富」、「通達理財」、「交銀理財」客戶及公司客戶。「網上至好息定期存款」之年利率均適用於新 / 現有資金。

5. 「網上定期存款」優惠 x 「90 周年 999 連住賞」

- 5.1. 本優惠的「推廣期」由 2024 年 4 月 2 日至 2024 年 8 月 31 日 (包括首尾兩日)。
- 5.2. 「網上定期存款」即指快閃「網上新資金定期存款」及「網上至好息定期存款」。
- 5.3. 客戶於推廣期內經本行流動電話銀行或網上銀行以指定貨幣 (包括港元、美元及人民幣) 成功開立「網上定期存款」，並達以下連住賞要求，每項可額外獲得高達港幣 333 元現金獎賞，最高享港幣 999 元現金獎賞 (「連住賞合資格客戶」)，詳情如下。

5.3.1. 連住賞一: 全新理財客戶賞

客戶類別	現金獎賞 (港幣)
「通達私人財富服務」	333 元
「通達理財服務」	222 元
「交銀理財」服務	111 元

5.3.1.1. 全新合資格理財客戶，即於 2023 年 4 月 1 日至 2024 年 3 月 31 日期間未曾選用相關理財服務的客戶；及

5.3.1.2. 於推廣期內成功開立「通達私人財富服務」、「通達理財服務」或「交銀理財」服務 (包括於推廣期開始前已開立「通達理財服務」或「交銀理財」服務，並於推廣期內成功晉身「通達私人財富服務」或「通達理財服務」的客戶，但不包括於推廣期內由「通達私人財富服務」轉為「通達理財服務」或「交銀理財」服務、「通達理財服務」轉為「交銀理財」服務或於推廣期內取消有關理財服務再重新申請的客戶)。

5.3.2. 連住賞二: 交易累積賞

5.3.2.1. 任何客戶於推廣期內累積敘做「網上定期存款」次數合共達 9 次或以上。所有交易以本行紀錄為準。

5.3.3. 連住賞三: 90 客戶賞

5.3.3.1. 個人單名客戶 (不包括聯名戶) 於 1990 年或以後出生。

- 5.4. 每名合資格連住賞客戶於整個推廣期內最多只能獲贈最高港幣 999 元現金獎賞一次。
 - 5.5. 全新合資格理財客戶於本行派發現金獎賞時，必須仍然使用「通達私人財富服務」、「通達理財服務」或「交銀理財」服務 (按該獎賞金額相應之客戶類別而定) 及於該日前沒有取消或調低相關理財服務級別；否則將不獲有關獎賞。
 - 5.6. 現金獎賞將於 2024 年 10 月 31 日或之前存入合資格連住賞客戶於本行的港元儲蓄存款賬戶或港元支票活期存款賬戶，存入現金獎賞的賬戶由本行決定，並於交易紀錄中反映，不作另行通知。本行存入現金獎賞時，合資格連住賞客戶必須於本行存入現金獎賞時維持有效的港元儲蓄存款賬戶或港元支票活期存款賬戶，否則本行將取消其獲享現金獎賞之資格，而不作另行通知或補發。
6. 「每日特息定期存款」之年利率均適用於經本行網點或流動電話銀行 / 網上銀行開立定期存款之客戶。如經流動電話銀行 / 網上銀行，客戶必須以推廣代碼開立定期存款以享特惠年利率。「每日特息定期存款」之年利率均適用於新/現有資金。
 7. 優惠名額有限，先到先得，額滿即止。本行保留權利隨時暫停或終止此推廣計劃及修改所有條款及細則，毋須事先另行通知。
 8. 優惠及服務須受相關條款細則 (包括及不限於「綜合服務總條款」、「定期存款之開戶及運作須知」及「零售銀行服務收費表」) 約束。除非銀行同意，定期存款未到期不得提取。若銀行同意未到期提取，銀行除有權不計利息外，亦有權收取罰息或手續費。詳情請向本行職員查詢。客戶可向本行職員查詢或自行下載此「定期存款推廣優惠」年利率資料，以供日後參考之用。

#推廣代碼有效時間為星期一至五之每個營業日由上午 11 時至下午 8 時；及星期六之每個營業日由上午 9 時至下午 4 時。如有任何爭議，本行保留最終決定權。

^本行網點特惠年利率優惠有效時間為星期一至五之每個營業日由上午 11 時至下午 5 時；及星期六之每個營業日由上午 9 時至下午 1 時。如有任何爭議，本行保留最終決定權。

風險聲明：1. 外幣投資受匯率波動而產生風險。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率變動而獲利或虧損。2. 人民幣乃受制於匯率風險，以及人民幣現時並非自由兌換的貨幣。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率變動而獲利或虧損。透過或由香港銀行進行的人民幣兌換或提供的人民幣服務，須受制於若干有關人民幣的政策或其他限制及相應的有關香港監管要求。有關要求將不時更改而毋須另行通知。



Terms and Conditions for Time Deposit Promotion:

1. The preferential interest rates are not guaranteed and are based on the interest rates of “Time Deposit Promotion” quoted on 2 April 2024 by the Bank for illustration and reference only. The Bank will confirm and advise the final applicable interest rate at the time when the time deposit is placed. In case of any dispute, the bank reserves the right of final decision.
2. The interest rates of flash offer of “Online New Fund Time Deposit” are applicable to the sole-named BComBEST Private customers, BComBEST customers, BOCOM FORTUNE customers (excluded joint-named accounts) and corporate customers who place time deposit by using promotion code with “Eligible New Fund Balance” via Mobile Banking / Internet Banking. Such interest rates are not applicable to the joint-named personal accounts.
3. “Eligible New Fund Balance” refers to the above sole-named customer’s (excluded joint-named accounts) and corporate customer’s incremental balance when comparing the latest deposit balance with the balance as of the same currency as of last month end, after deduction of the sum of principal amount of same currency which has been entitled to all new fund offers of time deposit in current month. The balance of all accounts, including sole-named Savings Accounts, Current Accounts and Time Deposits of the same currency will be counted towards the calculation of “Eligible New Fund Balance”. New Funds do not include funds transferred from customer’s own joint-name accounts. In case of any dispute on the definition of “Eligible New Fund Balance”, the Bank reserves the right to final decision.
4. The interest rates of “Online Delighted Time Deposit” are applicable to BComBEST Private customers, BComBEST customers, BOCOM FORTUNE customers and corporate customers who place time deposit by using promotion code via Mobile Banking / Internet Banking only. All interest rates of “Online Delighted Time Deposit” are applicable to both new and existing funds.
5. **“Online Time Deposit” Offer x “90th Anniversary 999 Consecutive Rewards”**
 - 5.1. The Promotion Period of this offer is from 2nd April 2024 to 31st August 2024 (both dates inclusive).(both dates inclusive).
 - 5.2. “Online Time Deposit” refers to flash offer of “Online New Fund Time Deposit” and “Online Delighted Time Deposit”.
 - 5.3. Customer(s) who successfully place an “Online Time Deposit” of designated currencies (including HKD, USD and CNY) via Mobile Banking or Internet Banking of the Bank and fulfill the following requirements during the Promotion Period will be entitled to up to HKD333 Cash Reward for each requirement and up to HKD999 Cash Reward in total (the “Eligible Consecutive Reward Customers”). The details are as follows:
 - 5.3.1. **Consecutive Reward 1: New Wealth Management Customers**

Type of Customers	Cash Reward (HKD)
BComBEST Private Services	\$333
BComBEST Services	\$222
BOCOM FORTUNE Services	\$111

 - 5.3.1.1. Eligible Wealth Management Customers have not signed up for relevant wealth management services between 1st April 2023 and 31st March 2024; and
 - 5.3.1.2. Successfully sign up for BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services during the Promotion Period (including customer who joined BComBEST Services or BOCOM FORTUNE Services before the Promotion Period and successfully upgraded to BComBEST Private Services or BComBEST Services during the Promotion Period, but excluding customer who converted from BComBEST Private Services to BComBEST Services or BOCOM FORTUNE Services, converted from BComBEST Services to BOCOM FORTUNE Services or customer who cancel and re-apply the relevant wealth management services during the Promotion Period).
 - 5.3.2. **Consecutive Reward 2: Accumulated Transaction Reward**
 - 5.3.2.1. Customers whom successfully accumulated 9 or above transactions with “Online Time Deposit” during the Promotion Period . All transactions are subject to the Bank’s records.
 - 5.3.3. **Consecutive Reward 3: 90 Customer Reward**
 - 5.3.3.1. Sole-named Personal customer (excluding joint-named accounts) who was born in 1990 or later.
 - 5.4. Each Eligible Consecutive Reward Customer can only be entitled to the Cash Rewards (up to HKD999) once during the entire Promotion Period.
 - 5.5. When the Cash Rewards are arranged to Eligible New Wealth Management Customers, they must still maintain the BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services (depends on the corresponding Type of Customers of the Cash Reward amount) and must not terminate nor downgrade the wealth management services on or before that date; Otherwise the relevant rewards will be forfeited.
 - 5.6. The Cash Rewards will be credited into Eligible Consecutive Reward Customer’s HKD savings account or HKD current account with the Bank on or before 31st October 2024. The account into which Cash Rewards will be credited will be determined by the Bank and will be reflected in the



transaction records of the account and no separate notification will be provided. Eligible Consecutive Reward Customers must maintain a valid HKD savings account or HKD current account when the Bank credits the Cash Rewards, otherwise the Bank will cancel their eligibility for receiving the Cash Rewards without further notice or reissue.

6. The interest rates of "Daily Preferential Time Deposit" are applicable to customers who place time deposit via outlets of the Bank or Mobile Banking / Internet Banking. For Mobile Banking / Internet Banking, Customers must place time deposit by using promotion code to enjoy preferential interest rate. All interest rates of "Daily Preferential Time Deposit" are applicable to both new and existing funds.
7. The quota of this offer is limited and this offer is available on a first come first served basis. The Bank reserves the right to suspend or terminate the Promotion and amend the relevant terms and conditions at any time without prior notice.
8. All offers and services are subject to their relevant terms and conditions (including but not limited to "General Terms and Conditions", "Notes on Opening and Operation of Time Deposit Accounts" and "Bank Charges of Retail Banking Services"). Unless agreed by the Bank, time deposits cannot be withdrawn before maturity. If the Bank agrees the amount to be withdrawn before maturity, it shall be entitled not to give any interest and impose penalty or charge handling fee. Please contact the Bank staff for details. Customer may contact our Bank staff or download this "Preferential Rate of Time Deposit Promotion" for future reference.

#Promotion Code validity is effective from 11am till 8pm of each business day from Monday to Friday; and effective from 9am till 4pm of each business day of Saturday. In case of any dispute, the bank reserves the right of final decision.

^Preferential Interest Rate offered at Outlets of the Bank is effective from 11am till 5pm of each business day from Monday to Friday; and effective from 9am till 1pm of each business day of Saturday. In case of any dispute, the bank reserves the right of final decision.

Risk Disclosure: 1. Foreign currency investments are subject to exchange rate fluctuations which may involve risks. The fluctuation in the exchange rate of foreign currency may make a gain or loss in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies. 2. RMB is subject to exchange rate risk and is currently not freely convertible. Conversion of RMB or provision of RMB services through banks in Hong Kong is subject to relevant RMB policies, other restriction and regulatory requirements in Hong Kong. No prior notice will be given for any changes which may be made from time to time.